

Commonwealth of Virginia
**Long Term Care Program for Employees, Retirees, Spouses,
 Parents, Parent In-laws, Surviving Spouses**

Two Year Plan with no Benefit Bank feature

\$1 Monthly		\$1 Monthly	
Age	Rates	Age	Rates
≤20	0.018	56	0.233
21	0.019	57	0.255
22	0.020	58	0.278
23	0.022	59	0.305
24	0.023	60	0.335
25	0.025	61	0.368
26	0.028	62	0.406
27	0.030	63	0.448
28	0.033	64	0.497
29	0.035	65	0.539
30	0.038	66	0.596
31	0.041	67	0.662
32	0.046	68	0.717
33	0.050	69	0.777
34	0.053	70	0.845
35	0.057	71	0.922
36	0.061	72	1.007
37	0.065	73	1.105
38	0.070	74	1.212
39	0.075	75	1.331
40	0.078	76	1.466
41	0.084	77	1.619
42	0.089	78	1.786
43	0.095	79	1.968
44	0.100	80	2.153
45	0.106	81	2.329
46	0.112	82	2.503
47	0.121	83	2.676
48	0.128	84	2.835
49	0.136	85	2.971
50	0.144	86	3.134
51	0.155	87	3.277
52	0.166	88	3.405
53	0.180	89	3.522
54	0.196	90 +	3.610
55	0.213		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a **Daily Benefit Amount of \$75:**

40 year old - $\$.078 \times \$75 = \$5.85/\text{month} \times 12 \text{ months} = \70.20

50 year old - $\$.144 \times \$75 = \$10.80/\text{month} \times 12 \text{ months} = \129.60

60 year old - $\$.335 \times \$75 = \$25.13/\text{month} \times 12 \text{ months} = \301.50

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Two Year Plan with Benefit Bank* feature

\$1 Monthly		\$1 Monthly	
Age	Rates	Age	Rates
≤20	0.029	56	0.254
21	0.030	57	0.277
22	0.032	58	0.302
23	0.034	59	0.329
24	0.035	60	0.361
25	0.038	61	0.394
26	0.040	62	0.431
27	0.044	63	0.474
28	0.047	64	0.520
29	0.050	65	0.560
30	0.052	66	0.622
31	0.055	67	0.694
32	0.059	68	0.752
33	0.063	69	0.816
34	0.066	70	0.890
35	0.071	71	0.969
36	0.075	72	1.058
37	0.078	73	1.156
38	0.083	74	1.265
39	0.087	75	1.382
40	0.092	76	1.513
41	0.098	77	1.656
42	0.102	78	1.816
43	0.109	79	1.989
44	0.115	80	2.163
45	0.121	81	2.333
46	0.126	82	2.501
47	0.134	83	2.669
48	0.143	84	2.823
49	0.151	85	2.959
50	0.161	86	3.118
51	0.170	87	3.260
52	0.182	88	3.389
53	0.198	89	3.506
54	0.214	90 +	3.598
55	0.232		

To calculate your premium:

1. Find the rate associated with your age on the chart above.
2. Multiply that rate by the amount you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.
4. Divide that number by the number of deductions/payments per year to determine your deduction/payment.

Examples: Annual premium for a person purchasing a Daily Benefit Amount of \$75:

40 year old - $\$.092 \times \$75 = \$6.90/\text{month} \times 12 \text{ months} = \82.80

50 year old - $\$.161 \times \$75 = \$12.08/\text{month} \times 12 \text{ months} = \144.90

60 year old - $\$.361 \times \$75 = \$27.08/\text{month} \times 12 \text{ months} = \324.90

*Benefit Bank: if the insured elects to stop paying premiums after contributing to the plan for at least three years coverage will be extended. The plan will pay the greater of 100% of the contributions paid or one month of benefit if the insured becomes claim eligible in their lifetime.